

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 (currently amended): A transaction card having machine readable information and a visible display comprising:

- a.) a card body;
- b.) machine readable information on the card body;
- c.) a flexible, addressable matrix display affixed to the card body for displaying information related to the machine readable information, the display including a flexible transparent substrate, first transparent patterned conductors formed over said flexible transparent substrate, pressure-insensitive polymer-dispersed cholesteric liquid crystal material, having a first planar reflective state and a second transparent focal conic state, which is responsive to an applied voltage to display information wherein said information persists when the voltage is removed, wherein said pressure-insensitive polymer-dispersed cholesteric liquid crystal material overlays said first transparent patterned conductor, second patterned conductors overlaying said polymer dispersed cholesteric material, wherein said first transparent patterned conductors and said second patterned conductors form an array; and
 - d.) ~~an array of patterned row~~ conductors interconnected to said second patterned conductors and arranged to interconnect with contacts, wherein said contacts are also connected to said first transparent patterned conductors, and wherein said contacts are connected to the display for applying selected voltages from an external display driver to the display to change the state of the display pressure-insensitive polymer-dispersed cholesteric liquid crystal material.

2 (original): The transaction card claimed in claim 1 wherein the machine readable information is selected from the group comprising a semiconductor element, a magnetic coating and machine readable printing.

3 (original): The transaction card in claim 1 wherein the transaction card is a card selected from the group consisting of a gift card, a phone

card, a bank card, a credit card, an inventory control card, and a transaction authorization card.

4 (original): The transaction card of claim 1 wherein the pressure-insensitive polymer-dispersed cholesteric liquid crystal is cholesteric liquid crystal dispersed in polymer at a polymer to liquid crystal ratio that renders the composition pressure insensitive.

5 (currently amended): The transaction card of claim 1 wherein said second patterned~~the~~ conductors are a printed emulsion of carbon in a polymer.

6 (original): The transaction card of claim 1 wherein the display is a 7 segment numeric display.

7 (withdrawn): A transaction card system, comprising:

a.) a transaction card having a card substrate, machine readable information on the card substrate, a flexible, addressable matrix display affixed to the card substrate for displaying information related to the machine readable information, the display including a flexible transparent substrate, first transparent patterned conductors formed over said flexible transparent substrate, pressure-insensitive polymer-dispersed cholesteric liquid crystal material, having a first planar reflective state and a second transparent focal conic state, which is responsive to an applied voltage to display information wherein said information persists when the voltage is removed, wherein said pressure-insensitive polymer-dispersed cholesteric liquid crystal material overlays said first transparent patterned conductor, second patterned conductors overlaying said polymer dispersed cholesteric material, wherein said first transparent patterned conductors and said second patterned conductors form an array, and an array of row conductors interconnected to said second patterned conductors and arranged to interconnect with contacts, wherein said contacts are also connected to said first transparent patterned conductors, and wherein said contacts are connected to the display for applying selected voltages from an external source to the display to

change the state of the ~~display~~ pressure-insensitive polymer-dispersed cholesteric liquid crystal material; and

b.) a card processor including a reader for reading the machine readable information, a processor for receiving the information and performing a calculation to produce information for display, and writer having an array of contacts for contacting the array of conductors on the card for writing the calculated information onto the display.

8 (withdrawn): The system claimed in claim 7 further comprising an external data source storing information related to the machine readable information on the card and accessible by the processor.

9 (withdrawn): The system claimed in claim 7 wherein said ~~the conductor~~ array includes row and column conductors and the write includes row and column drivers for applying selected voltages to the row and column conductors.

10 (withdrawn): The system claimed in claim 7 wherein the display is a passive matrix display driven by row and column voltages and wherein a low voltage has no effect on the state of the liquid crystal, an intermediate voltage produces a focal conic state and a high voltage produces a planar state in the liquid crystal.

11 (withdrawn): The transaction card of claim 1, wherein the display is a passive matrix display driven by row and column voltages and wherein a low voltage has no effect on the state of the liquid crystal, an intermediate voltage produces a focal conic state and a high voltage produces a planar state in the liquid crystal.

12 (withdrawn): The transaction card of claim 1 wherein the card body is a thermoplastic polymer selected from the group consisting of polyester and polycarbonate

13 (currently amended): A method of making a transaction card having machine readable information and a visible display comprising the steps of:

- a.) providing a card body;
- b.) applying an element for storing machine readable information to the card body; and
- c.) producing a flexible, addressable matrix display for displaying the display including a flexible transparent substrate, first transparent patterned conductors formed over said flexible transparent substrate, pressure-insensitive polymer-dispersed cholesteric liquid crystal material overlaying said first transparent patterned conductor and having a first planar reflective state and a second transparent focal conic state, which is responsive to an applied voltage to display information wherein said information persists when the voltage is removed, second patterned conductors overlaying said polymer dispersed cholesteric material, wherein said first transparent patterned conductors and said second patterned conductors form an array; and ~~the display including an array of~~ patterned-row conductors interconnected to said second patterned conductors and arranged to interconnect with contacts, wherein said contacts are also connected to said first transparent patterned conductors, and wherein said contacts are for applying selected voltages from an external display driver to the display to change the state of the ~~display~~ pressure-insensitive polymer-dispersed cholesteric liquid crystal material.; and
- d.) affixing the display to the card body.

14 (currently amended): The method claimed in claim 13 wherein the step of producing a display includes the steps of:

- c1.) providing a polymer-dispersed cholesteric liquid crystal dispersion wherein the polymer to liquid crystal ratio is sufficient to render a processed layer of the dispersion pressure insensitive;
- c2.) providing a flexible substrate having a first transparent patterned conductor;
- c3.) coating the dispersion on the substrate; and
- c4.) printing the second patterned conductors to form an array of conductors onto the coated dispersion.

15 (original): The method claimed in claim 14 wherein the cholesteric liquid crystal is dispersed in an aqueous gelatin solution and including the step of drying the dispersion after coating.

16 (withdrawn): A method of conducting a transaction comprising the steps of:

a.) providing a transaction card having a card substrate, machine readable information on the card substrate, a flexible, addressable matrix display affixed to the card substrate for displaying information related to the machine readable information, the display including a flexible transparent substrate, first transparent patterned conductors formed over said flexible transparent substrate, pressure-insensitive polymer-dispersed cholesteric liquid crystal material overlaying said first transparent patterned conductor and having a first planar reflective state and a second transparent focal conic state, which is responsive to an applied voltage to display information wherein said information persists when the voltage is removed second patterned conductors overlaying said polymer dispersed cholesteric material, wherein said first transparent patterned conductors and said second patterned conductors form an array; and the display including an array of patterned row conductors interconnected to said second patterned conductors and arranged to interconnect with contacts, wherein said contacts are also connected to said first transparent patterned conductors, and wherein said contacts are, and an array of row conductors interconnected to said second patterned conductors and arranged to interconnect with contacts, wherein said contacts are also connected to said first transparent patterned conductors, and wherein said contacts are connected to the display for applying selected voltages from an external source to the display to change the state of the display pressure-insensitive polymer-dispersed cholesteric liquid crystal material;

b.) providing a card processor including a reader for reading the machine readable information, a processor for receiving the information and performing a calculation to produce information for display, and writer having an array of contacts for contacting the array of conductors on the card for writing the calculated information onto the display.

- c.) employing the card processor to initialize the displayed information on the card;
- d.) using the card in a transaction; and
- e.) employing the card processor to update the display on the card, reflecting the results of the transaction.